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DATE: June 7, 2001TOTAL NUMBER OF PAGES INCLUDING COVER PAGE: 9TO: Assistant Commissioner for Patents
ATTENTION: Delora Dillard

LOCATION: U.S. Patent and Trademark Office

TELECOPY NUMBER: 1-703-305-9822

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CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being facsimile transmitted to the U.S. Patent and Trademark Office, Facsimile Number 1-703-305-9822 on the date shown below.

Date: JUNE 7, 2001
Robert E. Slenker
Reg. No. 45,112**ATTENTION: Delora Dillard**

Type of paper transmitted: COPIES OF: Response to Notice to File Missing Parts; (1 pg.) Part 2 Copy of Notice (2 pgs.); Declaration and Power of Attorney of Christopher D. Johnson and Marc Thomas Edgar (2 pgs.); Declaration and Power of Attorney of Tim Kerry Keyes (2 pgs.); Petition for Extension of Time (1 pg.) Return Post Card (1 pg.)

Applicant's Name: Johnson et al.

Serial Number: 09/737,039

Title: METHODS AND, SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE

85CF-00105
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson, et al. : Art Unit: 2121
Serial No.: 09/737,039 : Examiner:
Filed: December 14, 2000 :
For: METHODS AND SYSTEMS FOR
OPTIMIZING RETURN AND
PRESENT VALUE

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Attention: Box Missing Parts, Washington, D.C. 20231, on May 3, 2001.


Robert E. Slenker, Reg. No. 45,112RESPONSE TO NOTICE TO FILE MISSING PARTS OF
NONPROVISIONAL APPLICATION

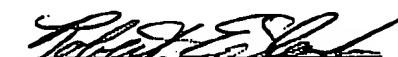
Attention: Box Missing Parts
Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application dated December 14, 2000, enclosed are fully executed Declarations and Power of Attorney documents, together with a Petition for Extension of Time. Also enclosed is the Part 2-copy to be returned with the response to the Notice to File Missing Parts of Nonprovisional Application.

The Commissioner is hereby authorized to charge the surcharge of \$130 to Deposit Account Number 01-2384. A duplicate copy of this letter is enclosed.

Respectfully Submitted,


Robert E. Slenker
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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20231
 www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/737,039	12/14/2000	Christopher D. Johnson	85CF-00105

CONFIRMATION NO. 7858
FORMALITIES LETTER

John S. Beulick
 Armstrong Teasdale LLP
 One Metropolitan Sq., Suite 2600
 St. Louis, MO 63102



OC000000005739086

Date Mailed: 02/06/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

The following item(s) appear to have been omitted from the application:

- Figure(s) 14 described in the specification.

I. Should applicant contend that the above-noted omitted item(s) was in fact deposited in the Patent and Trademark Office (PTO) with the nonprovisional application papers, a copy of this Notice and a petition (and \$130.00 petition fee (37 CFR 1.17(i))) with evidence of such deposit **must be filed within TWO MONTHS** of the date of this Notice. The petition fee will be refunded if is determined that the item(s) was received by the PTO.

II. Should applicant desire to supply the omitted item(s) and accept the date that such omitted item(s) was filed in the PTO as the filing date of the above-identified application, a copy of this Notice, the omitted item(s) (with a supplemental oath or declaration in compliance with 37 CFR 1.63 and 1.64 referring to such items), and a petition under 37 CFR 1.182 (with the \$130.00 petition fee (37 CFR 1.17(h))) requesting the later filing date **must be filed within TWO MONTHS** of the date of this Notice.

III. The failure to file a petition (and petition fee) under the above options (I) or (II) within **TWO MONTHS** of the date of this Notice (37 CFR 1.181(f)) will be treated as a constructive acceptance by the applicant of the application as deposited in the PTO. **THIS TWO MONTH PERIOD IS NOT EXTENDABLE UNDER 37 CFR 1.138(a) or (b)**. In the absence of a timely filed petition in reply to this Notice, the application will maintain a filing date as of the date of deposit of the application papers in the PTO, and original application papers (i.e., the original disclosure of the invention) will include only those application papers present in the PTO on the date of deposit.

In the event that applicant elects not to take action pursuant to options (I) or (II) above (thereby constructively electing option (III)), amendment of the specification to renumber the pages consecutively and cancel incomplete sentences caused by any omitted page(s), and/or amendment of the specification to cancel all references to any omitted drawing(s), relabel the drawing figures to be numbered consecutively (if necessary), and correct the references in the specification to the drawing figures to correspond with any relabelled drawing figures, is required. Any drawing changes should be accompanied by a copy of the drawing figures showing the proposed changes in red ink. Such amendment and/or correction to the drawing figures, if necessary, should be by way of preliminary amendment submitted prior to the first Office action to avoid delays in the prosecution of the application.

Frank Ditt
A copy of this notice **MUST** be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE